



Attn: The Judge Connolly

I was in credit counseling (Freedom debt relief) where I paid a monthly fee twice a month to pay all credit cards.

When asked if I did credit counseling I said yes thinking that is what I was doing. I just learned this morning that I needed an actual class on "Credit Counseling." I completed the online course immediately and brought the certificate downtown.

My sincere apologies,

Kersten Morrison